Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1.   (Currently Amended)   A method for performing a money transfer receive transaction involving a desired amount of money to be transferred from a sender to a recipient, the method comprising:

receiving transaction identifying information provided by the recipient, wherein the transaction identifying information is not operable at a dispensing terminal;

comparing the transaction identifying information with transaction data stored on a host computer system;

providing a confirmation code, to be issued to the recipient, if the transaction identifying information matches the transaction data stored on the host computer system;

storing the confirmation code on the host computer system;

receiving at the host computer system input corresponding to the confirmation code from [a] the dispensing terminal in communication with the host computer system;

comparing the input to the confirmation code stored on the host computer system; and

allowing funds, corresponding to at least a portion of the desired amount of money, to be dispensed by the dispensing terminal if the input matches the confirmation code stored on the host computer system.

2.   (Original)   The method of claim 1 wherein the confirmation code includes a number.

3.   (Original)   The method of claim 1 wherein the confirmation code includes a letter.

4.   (Original)   The method of claim 1 wherein the confirmation code includes a symbol.

5.   (Original)   The method of claim 1 wherein the confirmation code includes an image.

83/2351.1

6.   (Original)   The method of claim 1 wherein the step of providing a confirmation code includes providing, by the host computer system, the confirmation code to a receive-transaction initiating device in communication with the host computer system.

7.   (Previously Amended)   The method of claim 6 wherein the receive-transaction initiating device is a personal computer.

8.   (Previously Presented)   The method of claim 6 wherein the receive-transaction initiating device is a telephone.

9.   (Original)   The method of claim 1 wherein the step of providing a confirmation code includes providing, by a telephone operator, the confirmation code to the recipient.

10.   (Original)   The method of claim 1 further comprising:

providing an identification code to the recipient if the transaction identifying information matches the transaction data stored on the host computer system;

storing the identification code on the host computer system;

receiving at the host computer system additional input corresponding to the identification code from the dispensing terminal;

comparing the additional input to the identification code stored on the host computer system; and

wherein the step of allowing funds, corresponding to at least a portion of the desired amount of money, to be dispensed by the dispensing terminal includes allowing the funds to be dispensed if the additional input matches the identification code stored on the host computer system.

11.   (Original)   The method of claim 10 wherein the identification code includes a number.

12.   (Original)   The method of claim 10 wherein the identification code includes a letter.

13.   (Original)   The method of claim 10 wherein the identification code includes a symbol.

14.   (Original)   The method of claim 10 wherein the identification code includes an image.

15.   (Original)   The method of claim 1 further comprising:

        receiving an identification code established by the recipient;

        storing the identification code on the host computer system;

        receiving at the host computer system additional input corresponding to the identification code from the dispensing terminal; and

        comparing the additional input to the identification code stored on the host computer system;

        wherein the step of allowing funds, corresponding to at least a portion of the desired amount of money, to be dispensed by the dispensing terminal includes allowing the funds to be dispensed if the additional input matches the identification code stored on the host computer system.

16.   (Original)   The method of claim 15 wherein the identification code includes a number.

17.   (Original)   The method of claim 15 wherein the identification code includes a letter.

18.   (Original)   The method of claim 15 wherein the identification code includes a symbol.

19.   (Original)   The method of claim 15 wherein the identification code includes an image.

20.   (Original)   A method for performing a money transfer transaction, the method comprising:

        storing transaction data on a host computer system, wherein the transaction data includes a desired amount of money to be electronically transferred from a sender to a recipient;

        receiving at the host computer system transaction identifying information from a receive-transaction initiating terminal in communication with the host computer system, wherein the transaction identifying information is provided by the recipient;

        comparing the transaction identifying information with the transaction data stored on the host computer system;

providing, by the host computer system, an identification number and a confirmation code to the receive-transaction initiating terminal, for issuance to the recipient, if the transaction identifying information matches the transaction data stored on the host computer system;

storing the identification number and the confirmation code on the host computer system;

receiving at the host computer system input corresponding to the identification number and the confirmation code from a dispensing terminal in communication with the host computer system;

comparing the input to the identification number and the confirmation code stored on the host computer system; and

authorizing funds corresponding to at least a portion of the desired amount of money to be dispensed by the dispensing terminal if the input matches the identification number and the confirmation code stored on the host computer system.

21.   (Previously Presented)   The method of claim 1 wherein the transaction identifying information includes a first code provided by the sender to the recipient.

22.   (Previously Presented)   The method of claim 21 further comprising receiving at the host computer system an identification code provided by the recipient, and generating the confirmation code by the host computer system based on the identification code, wherein the identification code is different than the first code.

23.   (Previously Presented)   The method of claim 1 further comprising loading payout funds corresponding to at least a portion of the desired amount of money in a payout account maintained on the host computer system, and allowing the payout account to go negative by an amount to cover a transaction fee associated with use of the dispensing terminal.

24.   (Previously Presented)   The method of claim 1 further comprising loading payout funds corresponding to at least a portion of the desired amount of money in a payout account maintained on the host computer system, receiving at the host computer systems a debit request from the dispensing terminal, automatically determining by the host computer system a

transaction fee associated with use of the dispensing terminal in response to receiving the debit request, and then loading an additional amount in the payout account to cover the transaction fee.

25.   (Previously Presented)   The method of claim 24 wherein the step of automatically determining the transaction fee includes assuming an even, whole dollar first portion of the debit request corresponds to a desired withdrawal amount for the recipient, and attributing a second portion of the debit request to the transaction fee.

26.   (Previously Presented)   The method of claim 1 further comprising loading payout funds corresponds to at least a portion of the desired amount of money in a payout account maintained on the host computer system, and allowing the dispensing terminal to debit the payout account to cover a transaction fee associated with use of the dispensing terminal.

27.   (Previously Presented)   The method of claim 1 wherein the allowing step includes allowing funds, corresponding to a first portion of the desired amount of money, to be dispensed by the dispensing terminal if the input matches the confirmation code stored on the host computer system, and wherein the method further comprises receiving at the host computer system additional input corresponding to the confirmation code from an additional dispensing terminal in communication with the host computer system, comparing the additional input to the confirmation code stored on the host computer system, and allowing additional funds, corresponding to a second portion of the desired amount of money, to be dispensed by the additional dispensing terminal if the additional input matches the confirmation code stored on the host computer system.

28.   (Previously Presented)   The method of claim 1 further comprising:

receiving at the host computer system an identification code from an electronic terminal that is different from the dispensing terminal, the identification code being an anatomical image of the recipient;

storing the identification code on the host computer system;

receiving at the host computer system additional input corresponding to the identification code from the dispensing terminal;

comparing the additional input to the identification code stored on the host computer system; and

wherein the step of allowing funds, corresponding to at least a portion of the desired amount of money, to be dispensed by the dispensing terminal includes allowing the funds to be dispensed if the additional input matches the identification code stored on the host computer system.

29.   (Canceled)

30.   (Previously Presented)   The method of claim 1 wherein the dispensing terminal is an unattended automated teller machine.

31.   (Previously Presented)   The method of claim 20 wherein the transaction data further includes a first code provided by the sender to the recipient, the first code being different than the confirmation code, and wherein the transaction identifying information includes the first code.

32.   (Previously Presented)   The method of claim 31 wherein the dispensing terminal is an unattended automated teller machine.

33.   (Previously Presented)   The method of claim 1 wherein the allowing step comprises allowing the funds to be dispensed by the dispensing terminal to the recipient.

34.   (Previously Presented)   The method of claim 20 wherein the authorizing step comprises authorizing the funds to be dispensed by the dispensing terminal to the recipient.

35.   (Previously Amended)   The method of claim 1 wherein the confirmation code is not provided by the sender.

36.   (Previously Amended)   The method of claim 1 wherein receiving transaction identifying information provided by the recipient comprises receiving transaction identifying

information, provided by the recipient, from a receive-transaction initiating terminal that is different than the dispensing terminal.

37.   (Previously presented) The method of claim 20 wherein the identification number and the confirmation code are not provided by the sender.

38.   (Previously Presented) The method of claim 20 wherein the receive-transaction initiating terminal is different than the dispensing terminal.

39.   (New)   A method for performing a money transfer receive transaction involving a desired amount of money to be transferred from a sender to a recipient, the method comprising:

receiving transaction identifying information provided by the recipient;

comparing the transaction identifying information with transaction data stored on a host computer system;

providing a confirmation code, to be issued to the recipient, if the transaction identifying information matches the transaction data stored on the host computer system;

storing the confirmation code on the host computer system;

loading payout funds into a payout account associated with the confirmation code in response to the transaction identifying information matching the transaction data;

receiving at the host computer system input corresponding to the confirmation code from a dispensing terminal in communication with the host computer system;

comparing the input to the confirmation code stored on the host computer system; and

allowing funds, corresponding to at least a portion of the desired amount of money, to be dispensed by the dispensing terminal from the payout account if the input matches the confirmation code stored on the host computer system.

40.   (New)   The method of claim 1, wherein the confirmation code is generated by the host.

83123511